

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015 <b>Received:</b> September 23, 2015 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1jz-8lao-kufm <b>Comments Due:</b> September 24, 2015 <b>Submission Type:</b> Web
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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7049

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I've spent a lot of time and money to educate myself on investing properly. I use options in my accounts to provide upside and downside protection. I resent the fact that some bureaucrat is trying to restrict my ability to manage my own money. This proposed regulation will restrict my ability to use options.

Washington always seems to know what's best for me. I resent that. It's my money and I earned it. Not to mention that every time the government enacts legislation or regulations there are unintended consequences. Benefits are always overstated and costs are underestimated. I am opposed to this proposed regulation.